

**From:** James Senter <jsenter1@citadel.edu>  
**Sent:** Wednesday, September 23, 2015 7:59 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

To Whom It May Concern:

My name is James E. Senter and I am writing you to let you know that I have a self-directed IRA and commonly invest in the options market. I have taken the time to learn how to sell covered calls and puts. I understand that there is a bill under consideration that will eliminate the opportunity for options trading inside an IRA. Please do not allow this to happen. The ability to complete a variety of options trades for income stability during times of low volatility and also protection in falling markets as a hedge are excellent investment strategies. If others who don't take the time to learn these strategies lose money that is their fault. Do not penalize everyone because you are trying to protect people from themselves. Thank you.